



The Trusted Choice

Michigan Association of Insurance Agents
Representing Independent Agents

April 25, 2013

HB 4612

MAIA House Insurance Committee Testimony

Pam Barkel, Rob Umstead, Scott Hummel:

Good Morning Mr. Chair and Committee Members,

For the record, my name is Scott Hummel. I am here today representing the Michigan Association of Insurance Agents. We are a state trade association for Independent Insurance Agencies in representing almost 850 member agencies from all across Michigan who employ over 8000 agents and their staff. Just to be clear, we are not insurance companies. Yes, our members sell company products such as auto insurance, but each of our members represent many companies and most folks who buy through an independent agent can name their agent or the name of the agent's business before they can name their insurance company. In fact, in most cases, the independent agent's first duty is to their client.

For the record MAIA supports HB 4612. We believe overall the elements contained in this bill are a balanced approach to continuing to provide Michigan drivers and auto passengers the best insurance coverage and benefits (by far) anywhere in the country while providing some much needed rate relief for Michigan drivers.

And it is regarding rate relief that we would like to focus attention today. I have with me today Pam Barkel of the Hartland Insurance Agency of Hartland and Flushing, and Rob Umstead of the Steenland agency of Grand Rapids. Our members are on the front lines so to speak. Today, they would like to share with you a few examples of situations they see every day in relation to the rising cost of auto insurance in Michigan. After they are done I will have a short concluding remark and then we would be available for questions. Pam... Rob.....

We appreciate the opportunity and your time to share with you our support for HB 4612 and concerns with the current auto insurance market from our perspective. It is that perspective I encourage you to keep in mind as this discussion continues. We have legislation before you that will guarantee an immediate savings of \$125 net per vehicle while still maintaining the most comprehensive and highest limits in the nation (by far). We encourage you to support this bill. Thank you and we are available for questions.

